

## CLAIMS

What is claimed is:

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1. A system for integrating core banking business processes, comprising:  
a business platform wherein two or more selected banking processes common to the core  
5 banking business are integrated, including at least one database for sharing data between said core  
banking business processes to provide said system with customer and business information;  
a basic business rule library comprising two or more basic business operations to be  
implemented;  
a common function library comprising at least one common function program called by  
10 said basic business operations; and  
an application business subsystem comprising a combination of said basic business  
operations.

2. The system of claim 1, wherein said core banking processes comprise at least one of  
current deposit, fixed deposit, loan, settlement, credit card/deposit card, accounting, electronic  
15 remittance, clearance, or account book processes.

3. The system of claim 1, wherein said business platform comprises:  
an online transaction module;  
a database interface module;  
an online batch process module;  
20 an online report module;  
an external interface module; and  
a testing driver module.

4. The system of claim 1, wherein said business platform comprises:  
an accounting process module; and  
an error correcting module.

5. The system of claim 4, wherein said accounting process module comprises an  
5 accounting server coupled to a fixed interface for performing selected transactions.

6. The system of claim 1, wherein said basic business rule library includes means for  
initiating a first business operation and means for transferring data from said first business  
operation to selected other business operations.

7. The system of claim 1, wherein said system further comprises first generator means for  
10 creating data layout and memory tables for said system.

8. The system of claim 7, further comprising a data dictionary for providing input  
data to said generator means.

9. The system of claim 8, further comprising:  
second generator means for creating accounting process tables;  
15 third generator means for providing database access;  
fourth generator means for providing file access; and  
fifth generator means for creating reports.

10. The system of claim 1, further comprising at least one program framework means for providing the program structure and common process and common data definitions for said business operations, wherein a template is provided for the integration of said business operations.

- 5 11. A method for integrating core banking business processes, comprising the steps of:
- creating a business platform wherein two or more selected banking processes common to the core banking business are to be integrated, said business platform including at least one database for sharing data between said core banking business processes to provide customer and business information;
- 10 creating a basic business rule library comprising two or more basic business operations to be implemented;
- creating a common function library comprising at least one common function program called by said basic business operations; and
- creating an application business subsystem comprising a combination of said basic
- 15 business operations.

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